

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEVADA**

In re:

JOHN S VERGONIO  
MARIA FE D VERGONIO  
Debtor(s)

Case No. 10-22433-BTB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Rick A. Yarnall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/02/2010.
- 2) The plan was confirmed on 03/15/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/21/2011.
- 5) The case was converted on 05/03/2013.
- 6) Number of months from filing to last payment: 34.
- 7) Number of months case was pending: 35.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,008.25.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,285.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

<b>\$15,285.00</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,573.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$880.68
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

<b>\$5,453.68</b>
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Attorney fees paid and disclosed by debtor:	\$1,500.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American General Finan	Unsecured	0.00	NA	NA	0.00	0.00
Amex	Unsecured	0.00	NA	NA	0.00	0.00
BAC HOME LOANS SERVICING LP	Secured	296,256.00	0.00	0.00	0.00	0.00
BAC HOME LOANS SERVICING LP	Secured	0.00	0.00	3,500.00	3,500.00	0.00
Bank of America	Unsecured	0.00	NA	NA	0.00	0.00
Bank of America	Unsecured	0.00	NA	NA	0.00	0.00
BK OF AMER	Unsecured	0.00	NA	NA	0.00	0.00
Cap One	Unsecured	0.00	NA	NA	0.00	0.00
Cap One	Unsecured	2,018.00	NA	NA	0.00	0.00
CAPITAL ONE N A	Unsecured	0.00	0.00	715.43	5.01	0.00
CAPITAL ONE N A	Secured	2,104.00	0.00	1,659.96	1,659.96	126.73
Chase	Unsecured	2,074.00	NA	NA	0.00	0.00
Chase	Unsecured	0.00	NA	NA	0.00	0.00
Chase	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA N A	Unsecured	0.00	0.00	128.32	0.00	0.00
Chase Na	Unsecured	0.00	NA	NA	0.00	0.00
Chase/cc	Unsecured	0.00	NA	NA	0.00	0.00
Chase-pier1	Unsecured	0.00	NA	NA	0.00	0.00
Citibank Sd, Na	Unsecured	0.00	NA	NA	0.00	0.00
Citibank Usa	Unsecured	0.00	NA	NA	0.00	0.00
Citifinancial Retail Services	Unsecured	0.00	NA	NA	0.00	0.00
Citifinancial Retail Services	Unsecured	2,339.00	NA	NA	0.00	0.00
Citifinancial Retail Services	Unsecured	2,339.00	NA	NA	0.00	0.00
Discover Fin	Unsecured	0.00	NA	NA	0.00	0.00
Discover Fin	Unsecured	0.00	NA	NA	0.00	0.00
Firststar	Unsecured	0.00	NA	NA	0.00	0.00
Fleet Cc	Unsecured	0.00	NA	NA	0.00	0.00
Fst Usa Bk	Unsecured	0.00	NA	NA	0.00	0.00
GEMB / HH Gregg	Unsecured	0.00	NA	NA	0.00	0.00
GEMB / HH Gregg	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GEMB / HH Gregg	Unsecured	0.00	NA	NA	0.00	0.00
GEMB / Mervyns	Unsecured	0.00	NA	NA	0.00	0.00
Gemb/dillards	Unsecured	0.00	NA	NA	0.00	0.00
Gemb/jcp	Unsecured	0.00	NA	NA	0.00	0.00
Gemb/jcp	Unsecured	0.00	NA	NA	0.00	0.00
Gemb/jcp	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/LENS CRAFTERS	Unsecured	0.00	NA	NA	0.00	0.00
Gemb/walmart Dc	Unsecured	1,017.00	NA	NA	0.00	0.00
HAINES & KRIEGER LOAN MODIFICA <sup>A</sup>	Priority	0.00	0.00	3,500.00	3,500.00	0.00
HAINES & KRIEGER LOAN MODIFICA <sup>A</sup>	Priority	0.00	0.00	0.00	0.00	0.00
Hsbc Bank	Unsecured	0.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	0.00	NA	NA	0.00	0.00
Hsbc Best Buy	Unsecured	0.00	NA	NA	0.00	0.00
Hsbc Best Buy	Unsecured	0.00	NA	NA	0.00	0.00
Hsbc Best Buy	Unsecured	0.00	NA	NA	0.00	0.00
Hsbc Best Buy	Unsecured	2,104.00	NA	NA	0.00	0.00
Hsbc/Rs	Unsecured	0.00	NA	NA	0.00	0.00
IRS	Priority	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK N A	Unsecured	27,117.00	0.00	28,081.63	380.07	0.00
Lowes / MBGA	Unsecured	0.00	NA	NA	0.00	0.00
MACYS/FDSB	Unsecured	0.00	NA	NA	0.00	0.00
NEVADA FEDERAL CRED UN	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE <sup>C</sup>	Unsecured	2,074.00	0.00	2,271.05	30.75	0.00
PRA Receivables Management LLC As A;	Unsecured	0.00	0.00	2,553.62	34.57	0.00
PRA Receivables Management LLC As A;	Unsecured	1,017.00	0.00	6,791.40	91.92	0.00
PROVIDENT SAVINGS BANK	Unsecured	0.00	NA	NA	0.00	0.00
Pulte Mortgage Corp	Unsecured	0.00	NA	NA	0.00	0.00
Rc Willey Home Furnishings	Unsecured	0.00	NA	NA	0.00	0.00
Sears/cbsd	Unsecured	0.00	NA	NA	0.00	0.00
Sears/cbsd	Unsecured	0.00	NA	NA	0.00	0.00
Tnb-visa	Unsecured	0.00	NA	NA	0.00	0.00
Toyota Motor Credit Co	Unsecured	0.00	NA	NA	0.00	0.00
Unvl/citi	Unsecured	0.00	NA	NA	0.00	0.00
US BANK	Unsecured	0.00	NA	NA	0.00	0.00
US BANK HOGAN LOC	Unsecured	0.00	NA	NA	0.00	0.00
US BANK HOGAN LOC	Unsecured	0.00	NA	NA	0.00	0.00
US BANK N A	Unsecured	14,464.00	0.00	0.00	0.00	0.00
US BANK N A	Unsecured	14,065.00	0.00	14,479.90	195.98	0.00
US BANK N A	Unsecured	6,753.00	0.00	7,106.47	96.18	0.00
US BANK NA/ND	Unsecured	6,753.00	NA	NA	0.00	0.00
US BANK NA/ND	Unsecured	14,464.00	NA	NA	0.00	0.00
US BANK NA/ND	Unsecured	0.00	NA	NA	0.00	0.00
VANDA LLC	Unsecured	2,018.00	0.00	2,237.34	30.29	0.00
Victoria's Secret	Unsecured	0.00	NA	NA	0.00	0.00
Washington Mutual Mortgage	Unsecured	0.00	NA	NA	0.00	0.00
Washington Mutual Mortgage	Unsecured	0.00	NA	NA	0.00	0.00
Wells Fargo Hm Mortgag	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$3,500.00	\$3,500.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,659.96	\$1,659.96	\$126.73
<b>TOTAL SECURED:</b>	<b>\$5,159.96</b>	<b>\$5,159.96</b>	<b>\$126.73</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,500.00	\$3,500.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,500.00</b>	<b>\$3,500.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$64,365.16</b>	<b>\$864.77</b>	<b>\$0.00</b>

<b>Disbursements:</b>
Expenses of Administration
Disbursements to Creditors
<b>TOTAL DISBURSEMENTS :</b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/20/2013

By: /s/ Rick A. Yarnall

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.